

IN THE CLAIMS:

The following listing of claims will replace all prior versions, and listings, of claims in the application.

1. (original) A method for settling an electronic transaction, comprising the steps of:
 - a customer providing a merchant with a customer identifier;
 - the merchant sending the customer identifier and a transaction amount to a settlement house;
 - the settlement house contacting the customer;
 - the customer selecting a payment method and transmitting the selected payment method to the settlement house;
 - the settlement house sending the transaction amount and customer identifier to a financial service provider associated with the payment method;
 - if the electronic transaction is approved by the financial service provider, sending an approval to the settlement house;
 - the settlement house sending the approval to the customer;
 - the customer approving the transaction amount; and
 - the settlement house finalizing the electronic transaction with the financial service provider and the merchant.
2. (original) The method of claim 1, wherein the settlement house finalizes the electronic transaction with a merchant's financial service provider.
3. (original) The method of claim 1, wherein the financial service provider is a bank where the customer maintains an account.
4. (original) The method of claim 1, wherein the financial service provider is a credit provider that issued a credit card to the customer.
5. (original) The method of claim 1, wherein the customer identifier is an account number.

6. (original) The method of claim 1, wherein the customer identifier is a customer name.
7. (original) The method of claim 1, wherein the customer communicates with the settlement house via a mobile communication device.
8. (original) The method of claim 7, wherein the mobile communication device is a mobile telephone.
9. (original) The method of claim 7, wherein the mobile communication device is a handheld computing device.
10. (original) The method of claim 1, wherein the payment method is a credit card.
11. (original) The method of claim 1, wherein the payment method is a debit card.
12. (original) The method of claim 1, further comprising the step of:
if the electronic transaction is not approved by the financial service provider, the customer selecting an alternate payment method.
- 13-20. (canceled)

21. (new) A settlement house for settling an electronic transaction between a customer and a merchant, the settlement house comprising:
a computing system configured to
 receive a customer identifier and a transaction amount from the merchant;
 contact the customer to allow the customer to select a payment method;
 send the transaction amount and customer identifier to a financial service provider
 associated with the payment method;
 transmit an approval response from the financial service provider to the customer;
 and
 transmit a customer approval from the customer to the financial service provider.
22. (new) The settlement house of claim 21 wherein the computing system is further configured
to send a transaction record to a bank associated with the merchant.
23. (new) A settlement house for settling an electronic transaction between a customer and a merchant, the settlement house comprising:
a computing system configured to
 receive a customer identifier and a transaction amount from the merchant;
 contact the customer to allow the customer to select a first payment method;
 send the transaction amount and customer identifier to a first financial service
 provider associated with the first payment method;
 transmit a denial response from the first financial service provider to the
 customer;
 allow the customer to select a second payment method;
 send the transaction amount and customer identifier to a second financial service
 provider associated with the second payment method;
 transmit an approval response from the second financial service provider to the
 customer; and
 transmit a customer approval from the customer to the second financial service
 provider.

24. (new) The settlement house of claim 23 wherein the computing system is further configured to send a transaction record to a bank associated with the merchant.